

B 25C (Official Form 25C) (12/08)

# UNITED STATES BANKRUPTCY COURT

District of Wyoming

In re Dennis Meyer Danzik,  
*Debtor*

Case No. 17-20934

Small Business Case under Chapter 11

## SMALL BUSINESS MONTHLY OPERATING REPORT

Month: October 2018

Date filed: 11/16/2018

Line of Business: Engineering and Design Consulting

NAISC Code: 541330

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

**RESPONSIBLE PARTY:**

  
Original Signature of Responsible Party

Dennis M. Danzik

Printed Name of Responsible Party

**Questionnaire:** (All questions to be answered on behalf of the debtor.)

	<b>Yes</b>	<b>No</b>
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

B 25C (Official Form 25C) (12/08)

- |   |                          |                                     |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?    | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

### TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS?

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(*Exhibit A*)

### INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (*THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.*)

**TOTAL INCOME** \$ 68,400.00

#### SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month	\$ <u>355,198.07</u>
Cash on Hand at End of Month	\$ <u>386,308.65</u>

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 386,308.65

(*Exhibit B*)

### EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (*THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.*)

**TOTAL EXPENSES** \$ 2,058.65

(*Exhibit C*)

### CASH PROFIT

INCOME FOR THE MONTH ( <i>TOTAL FROM EXHIBIT B</i> )	\$ <u>68,400.00</u>
EXPENSES FOR THE MONTH ( <i>TOTAL FROM EXHIBIT C</i> )	\$ <u>19,739.65</u>
<i>(Subtract Line C from Line B)</i>	<b>CASH PROFIT FOR THE MONTH</b> \$ <u>48,660.35</u>

B 25C (Official Form 25C) (12/08)

### UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. (*THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.*)

**TOTAL PAYABLES \$** 1,459.32

(*Exhibit D*)

### MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. (*THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.*)

**TOTAL RECEIVABLES \$** 117,140.00

(*Exhibit E*)

### BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(*Exhibit F*)

### EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?

0

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?

0

### PROFESSIONAL FEES

#### *BANKRUPTCY RELATED:*

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0.00

#### *NON-BANKRUPTCY RELATED:*

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0.00

B 25C (Official Form 25C) (12/08)

### PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 62,000.00	\$ 68,400.00	\$ 6,400.00
EXPENSES	\$ 19,000.00	\$ 19,739.65	\$ 739.65
CASH PROFIT	\$ 43,000.00	\$ 48,660.35	\$ 5,660.35

TOTAL PROJECTED INCOME FOR THE NEXT MONTH: \$ 84,000.00  
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH: \$ 24,500.00  
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH: \$ 59,500.00

### ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

I paid (or had withheld and paid to IRS on current tax liabilities) approximately \$ 17,680.00 for October  
My separate Tax Account for taxes in arrears stands at \$ 345,927.10 as of mid November  
My Debtor in possession account balance stands at \$ 67,142.59 and will increase by another approx \$ 18,000.00 through November

I have completed my 2016 and 2017 Federal Tax returns and they are mailed. I am forwarding copies to my IRS contact in Denver. My 2016 and 2017 tax liabilities are low at a combined. I owe \$ 7554.00 for 2016 and owed \$ 1346.00 for 2017.

Period Ending October 31, 2018	Exhibit B - Monthly Operating Report
DENNIS M. DANZIK	Cash and Income
Case Number: 17-20934	

DATE	INCOME RUNNING SHEET	NOTE	AMOUNT
<b>Source</b>			
3/23/2018	Payment Received	1	\$ 60,000.00
5/1/2018	Payment Received	1	\$ 119,000.00
6/1/2018	Payment Received	1	\$ 60,000.00
6/27/2018	Payment Received	1	\$ 50,000.00
8/1/18	Payment Received	Base	\$ 25,000.00
8/16/2018	Payment Received	Base	\$ 25,000.00
8/31/2018	Payment Received	Base	\$ 25,001.00
9/15/2018	Payment Received	Base	\$ 25,000.00
10/1/2018	Payment Received	Base	\$ 25,000.00
10/15/2018	Payment Received	Base	\$ 25,000.00
<b>Per Payroll Period</b>			
<b>Gross Taxes Paid (Withholding)</b>			
	Federal Withholding	\$	(37,518.00)
	Social Security	\$	(7,960.00)
	Medicare	\$	(2,175.00)
	Arizona State Income	\$	(4,050.00)
	<b>Total Taxes Withheld/Paid</b>	\$	<b>(35,783.00)</b>
		\$	\$ (8,840.50)
3	Ending Cash	\$	7,195.76
4	Wells Fargo Account	\$	15.24
5	US Bank Debtor in Possession	\$	152,160.55
6	US Bank Debtor in Possession - Tax Account	\$	226,927.10
	<b>Total Earnings (Income for Month)(Collected)</b>	\$	<b>50,000.00</b>
	<b>TOTAL CASH</b>	\$	<b>386,298.65</b>
	<b>RECEIVABLES</b>	\$	<b>117,140.00</b>

Note: Base pay began 8/1/2018 with taxes paid or withheld as shown.

Period Ending October 31, 2018		Exhibit C - Monthly Operating Report		
DENNIS M. DANZIK		Expenses		
Case Number: 17-20934				

DATE	EXPENSE RUNNING SHEET	NOTE	AMOUNT	Credit Last 4
<b>Payee</b>				
1 10/3/2018	Shell oil		\$ 3.23	2 6632
2 10/3/2018	Shell oil		\$ 74.26	2 6632
3 10/3/2018	Premium Club Membership		\$ 4.95	2 2363
4 10/4/2018	Shell oil		\$ 6.28	2 6632
5 10/6/2018	IPIC Scottsdale		\$ 29.43	2 9116
6 10/6/2018	ipic Scottsdale		\$ 50.00	2 152
7 0/6/18	Tech 21		\$ 74.95	2 152
8 10/7/2018	Ipic Scottsdale		\$ 25.65	2 9116
9 10/7/2018	Taco Bell		\$ 13.88	2 9116
10 10/7/2018	McDonalds		\$ 10.23	2 9116
11 10/7/2018	Shell oil		\$ 5.75	2 6632
12 10/8/2018	Premium Club Membership		\$ 4.95	2 152
13 10/8/2018	Annual Fee Newark DE		\$ 125.00	2 4587
14 10/9/2018	McDonalds		\$ 8.29	2 152
15 10/10/2018	Tradre Joes		\$ 17.17	2 9116
16 10/12/2018	Shell oil		\$ 5.27	2 9116
17 10/12/2018	payment protection plan		\$ 1.22	2 152
18 10/13/2018	Ipic Scottsdale		\$ 55.00	2 9116
19 10/13/2018	IPIC Scottsdale		\$ 38.07	2 6632
20 10/13/2018	Shell oil		\$ 3.55	2 152
21 10/13/2018	Shell oil		\$ 55.11	2 152
22 10/13/2018	Shell oil		\$ 59.25	2 152
23 10/14/2018	Internet payment	Payment	\$ 510.57	2 6623
24 10/14/2018	Express payment fee LV		\$ 9.95	2 6632
25 10/15/2018	Tradre Joes		\$ 26.61	2 152
26 10/15/2018	Auto payment	Payment	\$ 15.94	2 2363
27 10/15/2018	Express payment fee LV		\$ 9.95	2 9116
28 10/15/2018	Auto payment	Payment	\$ 139.41	2 152
29 10/18/2018	Walgreens		\$ 71.68	2 152
30 10/18/2018	Trader Joes		\$ 15.97	2 152
31 10/19/2018	Internet payment	Payment	\$ 849.27	2 9116
32 10/19/2018	Roadhouse Cinemas		\$ 28.98	2 9116
33 10/19/2018	Dillards pv		\$ 324.17	2 9116
34 10/20/2018	Target		\$ 28.59	2 9116
35 10/20/2018	Roadhouse Cinemas		\$ 79.53	2 9116
36 10/20/2018	Roadhouse Cinemas		\$ 27.76	2 9116
37 10/22/2018	Chevron		\$ 6.99	2 6632
38 10/22/2018	IPIC Scottsdale		\$ 79.09	2 6632
39 10/23/2018	IPIC Scottsdale		\$ 50.00	2 152
40 10/24/2018	Dillards		\$ 333.95	2 152
41 10/24/2018	Amazonn		\$ 22.76	2 9116
42 10/24/2018	Tommy Bahamas		\$ 106.88	2 9116
43 10/25/2018	Trader Joes		\$ 15.46	2 9116
44 10/25/2018	El Chorro		\$ 75.38	2 9116
45 10/27/2018	Internet Payment	Payment	\$ 901.27	2 9116
46 10/27/2018	Tanzy Restraunt		\$ 29.43	2 6632
47 10/28/2018	Credit one credit reward		\$ (0.48)	2 9116
48 10/28/2018	Express Payment fee		\$ 9.95	2 9116
49 10/28/2018	Credit one credit reward	CREDIT	\$ (0.97)	2 6632
50 10/29/2018	Taco Bell		\$ 16.27	2 9116
51 10/31/2018	Trader Joes		\$ 19.26	2 9116

1 CASH  
2 CC  
3 Tax

**TOTAL** \$ 2,058.65 \$ 2,416.46

Period Ending October 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit D - Monthly Operating Report

Unpaid Bills

DATE	UNPAID BILLS	NOTE	AMOUNT	
			Description	
1 10/31/18	Credit Card Ending 9116	Balance Due	\$ 208.48	
2 10/31/18	Credit Card Ending 9948	Balance Due	\$ -	
3 10/31/18	Credit Card Ending 0152	Balance Due	\$ 962.94	
4 10/31/18	Credit Card Ending 2363	Balance Due	\$ 4.95	
5 10/31/18	Credit Card Ending 3593	Balance Due	\$ -	
7 10/31/18	Credit Card Ending 6632	Balance Due	\$ 157.95	
8 10/31/18	Credit card Ending 4587	Balance Due	\$ 125.00	
9 10/31/18	Estimated taxes (current only)	Estimate		
TOTAL			\$ 1,459.32	

Period Ending October 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

**Exhibit E - Monthly Operating Report**

**Receivables**

DATE	RECEIVABLES - Running Total and Collections Description	Client Code	NOTE	AMOUNT	
1 12/1/17	Invoice 17-12010022		1	Invoice	\$ 19,100.00
2 12/6/17	Invoice 17-12010023		4	Invoice	\$ 1,700.00
3 1/8/2018	Invoice 18-01010024		4	Invoice	\$ 2,600.00
4 1/31/2018	Invoice 18-01010025		1	Invoice	\$ 21,500.00
5 2/1/2018	Invoice 18-01010026		3	Invoice	\$ 150.00
6 2/28/2018	Invoice 18-01010027		1	Invoice	\$ 26,740.00
7 3/1/2018	Invoice 18-01010028		3	Invoice	\$ 150.00
8 3/31/2018	Invoice 18-01010029		1	Invoice	\$ 31,400.00
9 4/30/2018	Invoice 18-01010030		1	Invoice	\$ 37,200.00
10 5/1/2018	Invoice 18-01010031		1	Invoice	\$ 61,860.00
11 6/1/2018	Invoice 18-01010032		1	Invoice	\$ 60,000.00
12 6/15/2018	Invoice 18-01010033		1	Invoice	\$ 83,940.00
13 8/1/2018	Invoice - Base Pay	Payroll	Base		\$ 25,000.00
14 8/22/2018	Invoice 18-01010033		1	Invoice	\$ 18,400.00
15 8/31/2018	Invoice - Base Pay	Payroll	Base		\$ 25,000.00
16 9/15/2018	Invoice - Base Pay	Payroll	Base		\$ 25,000.00
17 9/28/2018	Invoice 18-01010034		1	Invoice	\$ 23,000.00
18 10/1/2018	Invoice - Base Pay	Payroll	Base		\$ 25,000.00
19 10/10/2018	Invoice 18-01010035		1	Invoice	\$ 18,400.00
20 10/15/2018	Invoice - Base Pay	Payroll	Base		\$ 25,000.00
<b>Total Billings</b>					<b>\$ 531,140.00</b>
3/23/18	Payment Received		1	Payment	\$ 60,000.00
5/1/18	Payment Received		2	Payment	\$ 119,000.00
6/1/18	Payment Received		1	Payment	\$ 60,000.00
6/27/18	Payment Received		1	Payment	\$ 50,000.00
8/1/18	Payment Received		4	Payment	\$ 25,000.00
8/15/18	Payment Received		4	Payment	\$ 25,000.00
8/31/18	Payment Received			Payment	\$ 50,000.00
9/15/18	Payment Received			Payment	\$ 25,000.00
10/1/18	Payment Received			Payment	\$ 25,000.00
10/15/18	Payment Received			Payment	\$ 25,000.00
<b>Total Payments Received</b>					<b>\$ 464,000.00</b>
<b>TOTAL RECEIVABLES*</b>					<b>\$ 67,140.00</b>
<b>TOTAL RECEIVABLES - w/ Expenses</b>					<b>\$ 117,140.00</b>

\* Some delayed billings for this month shown in later months



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

5131 TRN

S X ST01

**Uni-Statement**

Account Number:

6190

Statement Period:

Oct 1, 2018

through

Oct 31, 2018

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000005901 01 MB 0.424 106481781117729 P Y  
**ESTATE OF DENNIS M DANZIK**  
 DEBTOR IN POSSESSION  
 BANKRUPTCY CASE #17-20934  
 10632 N SCOTTSDALE RD # 722  
 SCOTTSDALE AZ 85254-6164

**To Contact U.S. Bank****By Phone:**1-800-US BANKS  
(1-800-872-2657)**U.S. Bank accepts Relay Calls****Internet:**

usbank.com

**INFORMATION YOU SHOULD KNOW**

Effective November 12th, 2018 the "Your Deposit Account Agreement" booklet will include a number of updates and may affect your rights. Starting November 12th, you may pick up a copy at your local branch, view a copy on usbank.com, or call 1-800-US BANKS (1-800-872-2657) for a copy. The main updates that were made to "Your Deposit Account Agreement" booklet sections and sub sections include:

- Under sub section **Consumer Overdraft Protection** - additional language on overdraft protection advancement.
- Under sub section **Business Banking Overdraft Protection** - additional language on overdraft protection advancement.
- Removal of sub section **Returns at Merchants** and the daily limit.
- Update to the hours of operation for the U.S Bank Business Service Center.

**Updates to Online and Mobile Financial Services Agreement**

Review the changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

**EASY CHECKING**

U.S. Bank National Association

**Member FDIC**

Account Number 6190

**Account Summary**

Beginning Balance on Oct 1	\$ 201,045.97	Number of Days in Statement Period	31
Deposits / Credits	33,658.04	Average Account Balance	\$ 221,094.47
Other Withdrawals	82,543.46-		
<b>Ending Balance on Oct 31, 2018</b>	<b>\$ 152,160.55</b>		

**Deposits / Credits**

Date	Description of Transaction	Ref Number	Amount
Oct 1	Deposit	8058381603	\$ 16,159.42
Oct 19	Deposit	9255551813	\$ 17,498.62
<b>Total Deposits / Credits</b>		\$	<b>33,658.04</b>

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Oct 16	Electronic Withdrawal REF=182890019421650N00	To FSB BLAZE 3420747941PAYMENT 518213010158236	\$ 15.94-
Oct 16	Electronic Withdrawal REF=182890017932950N00	To LEGACY VISA PYMT 1470535472PAYMENT 423980190052015	\$ 139.41-
Oct 16	Electronic Withdrawal REF=182880179109110N00	To Credit One Bank 912240213 Payment 0000295335439	\$ 510.57-
Oct 16	Electronic Withdrawal REF=182880179108880N00	To Credit One Bank 912240213 Payment 0000295335227	\$ 849.27-
Oct 25	Electronic Withdrawal REF=182980009081450N00	To ONLINE PAYMENT 9044030448CONT FINAN043000092807590	\$ 125.00-
Oct 30	Electronic Withdrawal REF=183020152242290N00	To Credit One Bank 912240213 Payment 0000298016720	\$ 901.27-
Oct 31	Paper Statement Fee	3100001052	\$ 2.00-
Oct 31	Internet Banking Transfer	To Account <sup>t</sup>	\$ 80,000.00-
			<b>Total Other Withdrawals</b>
			<b>\$ 82,543.46-</b>



ESTATE OF DENNIS M DANZIK  
DEBTOR IN POSSESSION  
BANKRUPTCY CASE #17-20934  
10632 N SCOTTSDALE RD # 722  
SCOTTSDALE AZ 85254-6164

**Uni-Statement**

Account Number:  
6190

Statement Period:  
Oct 1, 2018  
through  
Oct 31, 2018



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**EASY CHECKING****(CONTINUED)**

Account Number 6190

U.S. Bank National Association

**Balance Summary**

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Oct 1	217,205.39	Oct 19	233,188.82	Oct 30	232,162.55
Oct 16	215,690.20	Oct 25	233,063.82	Oct 31	152,160.55

Balances only appear for days reflecting change.



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

5131 TRN

S X ST01

### Uni-Statement

Account Number:

6901

Statement Period:

Oct 16, 2018

through

Nov 15, 2018



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000030359 01 AB 0.408 106481799094245 P Y  
DENNIS M DANZIK  
TAX ACCOUNT  
10632 N SCOTTSDALE RD # 722  
SCOTTSDALE AZ 85254-6164



### To Contact U.S. Bank

By Phone:

1-800-US BANKS

(1-800-872-2657)

**U.S. Bank accepts Relay Calls**

Internet:

[usbank.com](http://usbank.com)

## NEWS FOR YOU

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## INFORMATION YOU SHOULD KNOW

### Updates to Online and Mobile Financial Services Agreement

Review the changes being made by clicking on the banner on your My Accounts page in Online Banking to learn more.

## EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 6901

### Account Summary

Beginning Balance on Oct 16	\$ 146,929.10
Deposits / Credits	80,000.00
Other Withdrawals	2.00-
<b>Ending Balance on Nov 15, 2018</b>	<b>\$ 226,927.10</b>

Number of Days in Statement Period	31
Average Account Balance	\$ 188,219.42

### Deposits / Credits

Date	Description of Transaction	From Account	Ref Number	Amount
Oct 31	Internet Banking Transfer		.90	\$ 80,000.00
<b>Total Deposits / Credits</b>				<b>\$ 80,000.00</b>

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 15	Paper Statement Fee	1500006900	\$ 2.00-
<b>Total Other Withdrawals</b>			<b>\$ 2.00-</b>

### Balance Summary

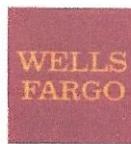
Date	Ending Balance	Date	Ending Balance
Oct 31	\$ 226,929.10	Nov 15	\$ 226,927.10

Balances only appear for days reflecting change.

# Wells Fargo Everyday Checking

Account number: 6456

■ October 1, 2018 - October 31, 2018 ■ Page 1 of 3



DENNIS M DANZIK  
1108 14TH ST  
405  
CODY WY 82414-3743

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (038)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |   |                          |
|--------------------|---|--------------------------|
| Online Banking     | <input checked="" type="checkbox"/> Direct Deposit        | <input type="checkbox"/> |
| Online Bill Pay    | <input checked="" type="checkbox"/> Auto Transfer/Payment | <input type="checkbox"/> |
| Online Statements  | <input checked="" type="checkbox"/> Overdraft Protection  | <input type="checkbox"/> |
| Mobile Banking     | <input checked="" type="checkbox"/> Debit Card            | <input type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> Overdraft Service     | <input type="checkbox"/> |

## Activity summary

Beginning balance on 10/1	\$25.24
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
<b>Ending balance on 10/31</b>	<b>\$15.24</b>

Account number: 6456

DENNIS M DANZIK

Arizona account terms and conditions apply

For Direct Deposit use

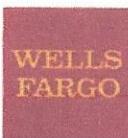
Routing Number (RTN):

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/31		Monthly Service Fee	10.00		15.24
<b>Ending balance on 10/31</b>					<b>15.24</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$10.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

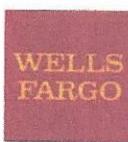
Fee period 10/01/2018 - 10/31/2018	Standard monthly service fee \$10.00	You paid \$10.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$25.24 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 <input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

### Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)   
RC/RC

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### Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_ |

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

**C** Add **A** and **B** to calculate the subtotal.

+ \$ \_\_\_\_\_ |  
= \$ \_\_\_\_\_ |

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

- \$ \_\_\_\_\_ |  
= \$ \_\_\_\_\_ |

### General statement policies for Wells Fargo Bank

■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.